

**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**NORTHEAST REGION**

<b><u>Month</u></b>		<b><u>Month</u></b>	
<b><u>CONNECTICUT</u></b>		<b><u>NEW JERSEY</u></b>	
Naugatuck Valley S&LA, Inc. Post Office Box 599 Naugatuck, CT 06770-0599	July	First Bank of Sea Isle City 137 John F. Kennedy Boulevard Sea Isle City, NJ 08243-1919	August
<b><u>MASSACHUSETTS</u></b>		Liberty Bank 1410 Saint Georges Avenue Avenel, NJ 07001-1158	August
Fitchburg Savings Bank, FSB Post Office Box 8208 Fitchburgh, MA 01420-8208	July	Spencer Savings Bank, SLA 34 Outwater Lane Garfield, NJ 07026-3889	August
Foxboro FS&LA Post Office Box 373 Foxboro, MA 02035-0373	September	Clifton Savings Bank SLA Post Office Box 2149 Clifton, NJ 07015-2149	September
<b><u>NEW JERSEY</u></b>		<b><u>NEW YORK</u></b>	
Lincoln Park S&LA 31 Boonton Turnpike Lincoln Park, NJ 07035-1703	July	First Financial Savings Bank, SLA 581 Main Street Woodbridge, NJ 07095-1104	September
Lusitania Savings Bank, FSB 107 Pulaski Street Newark, NJ 07105-2516	July	Wawel Savings Bank, SLA Main and Wallington Avenues Wallington, NJ 07057-1028	September
Summit FS&LA Post Office Box 38 Summit, NJ 07902-0038	July	Catskill Savings Bank 341 Main Street Catskill, NY 12414-1420	July
The Freehold S&LA 68 West Main Street Freehold, NJ 07728-2100	July	Elmira Savings Bank, FSB 333 East Water Street	July

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EXPECTED CRA EXAMINATION SCHEDULE  
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Elmira, NY 14901-3414	Walden, NY 12586-0072
<b><u>NEW YORK</u></b>	
Gloversville FS&LA 52 North Main Street Gloversville, NY 12078-3004	July
Fourth Federal Savings Bank 325 Hamilton Avenue White Plains, NY 10601-1803	August
Lake Shore SLA 128 East Fourth Street Dunkirk, NY 14048-2226	August
Mohawk Community Bank Post Office Box 669 Amsterdam, NY 12010-0669	August
The Homestead Savings 283 Genesee Street Utica, NY 13501-3805	August
City and Suburban, FSB #3 Executive Boulevard Yonkers, NY 10701-6818	September
Fairport SLA 45 South Main Street Fairport, NY 14450-2133	September
Walden FS&LA Post Office Box 72	September

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3rd QUARTER 1999**

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**PENNSYLVANIA**

Mechanics Savings and Loan, FSA  
51 South Front Street  
Steelton, PA 17113-2320

July

Third Federal Savings Bank  
#3 Penns Trail  
Newtown, PA 18940-1812

July

ADP Savings Association  
881 Marcon Boulevard  
Allentown, PA 18103-9334

August

Crusader Savings Bank, FSB  
1230 Walnut Street  
Philadelphia, PA 19107-5466

August

St. Edmond's Federal  
Savings Bank  
Post Office Box 18098  
Philadelphia, PA 19147-0098

August

Slovenian SLA of Canonsburg  
107 Latimer Avenue  
Strabane, PA 15363

August

Great American FS&LA  
4750 Clairton Boulevard  
Pittsburgh, PA 15236-2116

September

Polonia Bank  
2646 East Allegheny Avenue  
Philadelphia, PA 19134-5115

September

**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**SOUTHEAST REGION**

<u>Month</u>	<u>Month</u>
<b><u>ALABAMA</u></b>	<b><u>FLORIDA</u></b>
First Federal Bank 1400 Gault Avenue North Fort Payne, AL 35967-3236	September
First FS&LA of Cullman 325 Second Street Southeast Cullman, AL 35055-3509	September
First Federal Savings Bank 1630 Fourth Avenue North Bessemer, AL 35020-5711	September
<b><u>FLORIDA</u></b>	September
Citibank, Federal Savings Bank Building G-2 3800 Citibank Drive Tampa, FL 33610-0000	September
First Federal Savings Bank of Florida 804 Ohio Avenue South Live Oak, Florida 32060	September
Republic Bank, FSB Suite 103 1400 66 <sup>th</sup> Street North St. Petersburg, Florida 33701	September
Crown Bank, a Federal Savings Bank Suite 129 105 Live Oaks Garden Casselberry, Florida 32707	September
	<b><u>FLORIDA</u></b>
	CTUSA, Federal Savings Bank Suite 403 5150 North Tamiami Trail Naples, Florida 34103
	First Alliance Bank 8100 Nations Way Jacksonville, Florida 32256
	Home Federal Bank of Hollywood 1600 South Federal Highway Hollywood, Florida 33020
	<b><u>GEORGIA</u></b>
	Douglas Federal Bank, FSB 8458 Campbellton Street Douglasville, GA 30134-1803
	Thomas County FS&LA 131 South Dawson Street Thomasville, GA 31792-5506
	Commerce Bank 2410 Paces Ferry Road Atlanta, GA 30339-0000
	Family Federal Savings Bank 134 Hand Avenue West Pelham, GA 31779-0000

**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**SOUTHEAST REGION**

**Month**

**Month**

Baltimore, MD 21204-2504

**GEORGIA**

Charter FS&LA  
600 Third Avenue  
West Point, GA 31833-1526

September

Citizens Union Bank  
200 North East Street  
Greensboro, GA 30642-0000

September

Security First Network Bank  
Suite 200  
3390 Peachtree Road Southeast  
Atlanta, GA 30326-0000

September

Thomaston Federal Savings Bank  
206 North Church Street  
Thomaston, GA 30286-2917

September

**MARYLAND**

Eastern Savings Bank, FSB  
Suite 200  
11350 McCormick Road  
Hunt Valley, MD 21031-1026

July

Rosedale FS&LA  
6708 Belair Road  
Baltimore, MD 21206-1118

July

Harbor Federal Savings Bank  
705 York Road

August

**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**SOUTHEAST REGION**

**Month**

**Month**

**MARYLAND**

Golden Prague FS&LA  
2921 McElderry Street  
Baltimore, MD 21205-2799

September

The Back and Middle River FS&LA  
1520 Old Eastern Avenue  
Essex, MD 21221-3616

September

Westview FS&LA  
1000 Ingleside Avenue  
Baltimore, MD 21228-1317

September

**NORTH CAROLINA**

Mount Gilead S&LA, Inc.  
123 North Main Street  
Mount Gilead, NC 27306-0000

July

Piedmont FS&LA  
16 West Third Street  
Winston Salem, NC 27101-3904

July

First FS&LA  
320 East Main Street  
Lincolnton, NC 28092-3398

August

The Hometown Bank  
8583 Carolina Boulevard  
Clyde, NC 28721-0000

September

**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**SOUTHEAST REGION**

<b><u>Month</u></b>	<b><u>Month</u></b>
<b><u>SOUTH CAROLINA</u></b>	Falls Church, VA 22042-0000 <b><u>VIRGINIA</u></b>
Abbeville S&LA 209 South Main Street Abbeville, SC 29620-2404	Chevy Chase Bank, FSB 7926 Jones Branch Drive McLean, VA 22101-0000
Community FS&LA 110 South Congress Street Winnsboro, SC 29180-1104	Telebank 1111 North Highland Street Arlington, VA 22201-2807
American Federal Bank, FSB 300 East McBee Avenue Greenville, SC 29601-2853	
Provident Community Bank 203 West Main Street Union, SC 29379-2214	
Security Federal Bank 1705 Whiskey Road, South Aiken, SC 29803-0000	
<b><u>VIRGINIA</u></b>	
Fredericksburg S&LA, FA 400 George Street Fredericksburg, VA 22401-5818	
Community Bank 38 North Central Avenue Staunton, VA 24401-4211	
Capital One, FSB 2980 Fairview Park Drive	

**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**CENTRAL REGION**

	<u>Month</u>		<u>Month</u>
<b><u>ILLINOIS</u></b>		<b><u>ILLINOIS</u></b>	
First FS&LA of Kewanee 10 West Central Boulevard Kewanee, IL 61443-2229	July	Tempo Bank, A FSB 28 West Broadway Trenton, IL 62293-1304	September
M&I Bank FSB 2580 Sheridan Road Zion, IL 6099-2678	July	<b><u>INDIANA</u></b>	
First FS&LA 1111 Charleston Avenue Mattoon, IL 61938-0000	August	American Savings, FSB 8230 Hohman Avenue Munster, IN 46321-1516	July
Loomis FS&LA 6350 West 63 <sup>rd</sup> Street Chicago, IL 60638-5021	August	Sobieski FS&LA of South Bend 2930 Cleveland Road South Bend, IN 46619-0058	July
Peru Federal Savings Bank 1730 4 <sup>th</sup> Street Peru, IL 61354-3323	August	Fidelity Federal Savings Bank 116 West 4 <sup>th</sup> Street Marion, IN 46952-4018	August
Universal Federal Savings Bank 1800 South Halsted Street Chicago, IL 60608-3415	August	Peoples FSB of DeKalb County 212 West 7 <sup>th</sup> Street Auburn, IN 46706-1723	August
Midwest Savings Bank, FSB 324 Bolingbrook Commons Bolingbrook, IL 60440-3462	September	Peoples S&LA of Monticello Indiana 126 Constitution Plaza Monticello, IN 47960-0000	August
Superior Bank FSB Suite 700 #1 Lincoln Center Oak Brook, IL 60181-4264	September	Citizens Savings Bank of Frankfort 60 South Main Street Frankfort, IN 46041-1912	September



**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**CENTRAL REGION**

	<u>Month</u>		<u>Month</u>
<b><u>INDIANA</u></b>		Campbellsville, KY 42718-1548 <b><u>KENTUCKY</u></b>	
Mutual Federal Savings Bank 110 East Charles Street Muncie, IN 47305-2400	September	First FSB of Elizabethtown 2323 Ring Road Elizabethtown, KY 42701-9121	September
Peoples Federal Savings Bank Second and Bridgeway Streets Aurora, IN 47001-0000	September	Home Federal Bank, FSB 1602 Cumberland Avenue Middlesboro, KY 40965-1225	September
<b><u>KENTUCKY</u></b>		<b><u>MICHIGAN</u></b>	
Classic Bank 344 17 <sup>th</sup> Street Ashland, KY 41101-7628	July	Northern Trust Bank, FSB 1701 North Woodward Avenue Bloomfield Hills, MI 48304-0000	August
Family Bank FSB 232 Main Street Paintsville, KY 41240-1040	July	New Buffalo Savings Bank, A FSB 45 North Whittaker Street New Buffalo, MI 49117-1135	September
Citizens FS&LA 433 Madison Avenue Covington, KY 41011-1519	August	<b><u>OHIO</u></b>	
The Lexington Bank, FSB Suite 10 386 Waller Avenue Lexington, KY 40504-0000	August	Home Federal Bank, A FSB 100 3 <sup>rd</sup> Street Hamilton, OH 45011-2816	July
Winchester Federal Savings Bank 57 South Main Street Winchester, KY 40391-2601	August	The Peoples BL&S Company 225 Reading Road Mason, OH 45040-1666	July
Community Trust Bank, FSB 1218 East Broadway Street	September	Galion B&LA 135 South Market Street Galion, OH 44833-2627	August

**OFFICE OF THRIFT SUPERVISION  
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3rd QUARTER 1999**

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<b><u>OHIO</u></b>		<b><u>OHIO</u></b>	
Genoa S&L Company 603 Main Street Genoa, OH 43430-1635	August	Ohio Savings Bank 1801 East Ninth Street Cleveland, OH 44114-3103	September
Home FS&LA 55 North Main Street Niles, OH	August	<b><u>TENNESSEE</u></b>	
Kenwood Savings Bank 7711 Montgomery Road Cincinnati, OH 45236-4243	August	Cavalry Banking 114 North College Street Murfreesboro, TN 37130-3501	July
Nationwide Trust Company, FSB Three Nationwide Plaza Columbus, OH 43215-0000	August	First Federal Savings Bank 200 North 2 <sup>nd</sup> Street Clarksville, TN 37040-3291	August
The American S&L Association 701 North University Middletown, OH 45042-1903	August	Elizabethton Federal Savings Bank 112 North Sycamore Street Elizabethton, TN 37643-3326	September
The Conneaut S&L Company 305 Main Street Conneaut, OH 44030-2648	August	<b><u>WISCONSIN</u></b>	
The Home Loan Savings Bank 401 Main Street Coshocton, OH 43812-1523	August	First Northern Savings Bank, SA 201 North Monroe Avenue Green Bay, WI 54301-4903	August
Village Savings Bank, FSB 1265 South Main Street North Canton, OH 44720-0000	August	Universal Savings Bank, FA 754 North 4 <sup>th</sup> Street Milwaukee, WI 53203-2102	September

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EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**MIDWEST REGION**

<b><u>ARKANSAS</u></b>	<b><u>Month</u></b>	<b><u>KANSAS</u></b>	<b><u>Month</u></b>
First Federal Bank of Arkansas, FA Post Office 550 Harrison, AR 72602-0550	July	Lyons FSA Post Office 58 Lyons, KS 67554-0058	July
Heartland Community Bank Post Office 878 Camden, AR 71701-0878	July	Inter-State FS&LA of Kansas City 711 Minnesota Avenue Kansas City, KS 66101-2703	August
<b><u>COLORADO</u></b>		Argentine Federal Savings Post Office 6269 Kansas City, KS 66106-0269	September
Salida Building and Loan Association Post Office 309 Salida, CO 81201-0309	August	Landmark Federal Savings Bank Post Office 1437 Dodge City, KS 67801-1437	September
<b><u>IOWA</u></b>		<b><u>LOUISIANA</u></b>	
First Federal SB of the Midwest Post Office 1307 Storm Lake, IA 50588-1307	July	Home FS&LA Post Office 1728 Shreveport, LA 71166-1728	July
Principal Bank 711 High Street Des Moines, IA 50392-0040	July	Algiers Homestead Association Post Office 6308 New Orleans, LA 70174-6308	August
First Federal SB of Creston, FSB 301 North Pine Street Creston, IA 50801-2431	August	Hibernia Homestead & SA 325 Carondelet Street New Orleans, LA 70130-3143	August
		Union S&LA 353 Carondelet Street New Orleans, LA 70130-3143	September

**OFFICE OF THRIFT SUPERVISION  
EXPECTED CRA EXAMINATION SCHEDULE  
3rd QUARTER 1999**

**MIDWEST REGION**

<b><u>MINNESOTA</u></b>	<b><u>Month</u></b>	<b><u>MISSOURI</u></b>	<b><u>Month</u></b>
Home Federal Savings Bank 101 North Broadway Street Spring Valley, MN 55975-1223	July	A.G. Edwards Trust Company FSB Two North Jefferson St. Louis, MO 63103-0000	September
First Federal Savings Bank Post Office 656 Morris, MN 56267-0656	August	Central West End Bank, a FSB 415 De Baliviere Avenue Saint Louis, MO 63112-1898	September
Viking Savings Association, FA Post Office 966 Alexandria, MN 56308-0966	September	Liberty Savings Bank, FSB Post Office 680 Liberty, MO 64068-0680	September
<b><u>MISSISSIPPI</u></b>		<b><u>NEBRASKA</u></b>	
First Federal Bank for Savings 340 Second Street Columbia, MS 39429-2900	August	First American SB, FSB 3540 South 84th Street Omaha, NE 68124-4013	September
<b><u>MISSOURI</u></b>		<b><u>NEW MEXICO</u></b>	
TIAA-CREF Trust Company FSB Suite 1000 211 North Broadway St. Louis, MO 63102-0000	July	Gallup Federal Savings Bank Post Office 820 Gallup, NM 87305-0820	July
Unico Bank, FSB Post Office Box 808 Kennett, MO 63857-0000	July	Century Bank FSB Post Office 1507 Santa Fe, NM 87504-1507	August
Progressive Ozark Bank, FSB Post Office 279 Salem, MO 65560-0279	August		

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3rd QUARTER 1999**

**MIDWEST REGION**

**Month**

**OKLAHOMA**

American Bank of Oklahoma  
Post Office Box 66  
Collinsville, OK 74021-0066

July

**SOUTH DAKOTA**

First Federal Bank, a FSB  
Post Office 791  
Beresford, SD 57004-0791

August

First Savings Bank  
Post Office 431  
Beresford, SD 57004-0431

September

**TEXAS**

Affiliated Bank, FSB  
2000 Precinct Line Road  
Hurst, TX 76054-0000

July

Angelina SB, FSB  
Post Office 2460  
Lufkin, TX 75902-2460

July

Preferred Bank  
Suite 100  
11757 Katy Freeway  
Houston, TX 77079-1708

July

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3rd QUARTER 1999**

**WEST REGION**

	<u>Month</u>		<u>Month</u>
<b><u>CALIFORNIA</u></b>		<b><u>OREGON</u></b>	
Family SB, FSB 3683 Crenshaw Boulevard Los Angeles, CA 90016-4849	July	Evergreen FS&LA Post Office Box 1051 Grants Pass, OR 97526-0296	September
World S&LA, a FS&LA 1901 Harrison Street Oakland, CA 94612-3574	July	Klamath First FS&LA Post Office Box 5270 Klamath Falls, OR 97601-0127	September
World SB, FSB 1901 Harrison Street Oakland, CA 94612-3574	July		
San Luis Trust Bank, FSB 1001 Marsh Street San Luis Obispo, CA 93401	August		
Malaga Bank, SSB 2514 Via Tejon Palos Verdes Peninsula, CA 90274-1311	September		
Western Financial Bank Post Office Box 19581 Irvine, CA 92623-9581	September		
<b><u>MONTANA</u></b>			
Empire FSB Post Office Box 1099 Livingston, MT 59047-1099	August		